



August 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 8



Recruiting...
FOR THE FUTURE!

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life

Going for Gold – Going for Opportunity

There is a lot going on at American Income and National Income, and it's wonderful to see everyone embracing our quantity and quality philosophy.

I went to lunch the other day with a close friend of mine, and we decided Chinese food was on the menu. At the end of the meal I did what everyone does – I grabbed a fortune cookie. My fortune read, *"There is no security on this earth; there is only opportunity."*

After I opened and read my fortune, I thought to myself, "How poignant this fortune is because of what is happening at this Company right now."

I believe life happens where where chance and preparation meet. In other words it is all about how prepared we are when opportunity comes our way. In turn, how well we handle the opportunities we are given at certain times determine our success or failure. I also believe the opportunities we are given today will ultimately predict our tomorrow.

Things, in general, happen so fast it seems sometimes, like the fortune says, there is no real security. I think, perhaps, that point was never so apparent than on 9-11. However, what we made of the circumstances we were given ultimately made all the difference. Again, it is all about maximizing opportunities.

Just look at what's happening at the 2004 Olympics.

Michael Phelps, the U.S. swimmer, set a goal to win eight gold medals to break Mark Spitz's record. However, on his first race, he won bronze. Taking advantage of an opportunity after facing disappointment, he regrouped and has won six gold medals thus far.

Another U.S Olympian, Paul Hamm, in his quest for gymnastics gold took a terrible fall on the vault putting him in 12th place with only two events left in the meet. With visions of his fall running through his head, he refocused hoping to just finish with perhaps a bronze. Paul Hamm ended up beating the odds and came back to win gold.

I don't know how many times I can say this, but really it is all about how we handle the opportunities we are given.

I know many of you are thinking that perhaps I've gone off the deep-end quoting fortune cookies and relating insurance to the Olympics, but if you look deep enough, it is all related.

Whether you are an Agent, Manager, or SGA, we all have something to learn in preparing for and maximizing opportunities. To bring up another cliché, *"Anything worth doing is worth doing well."*

In the end, it comes down to relying on your talents, utilizing your efforts toward hard work, and maximizing every opportunity you're given to becoming successful. You can have all the talent in the world, but if you aren't working hard and recognizing the advantageous circumstance right in front of you, it may not all come together.

Like I said earlier, we have a lot going on at American Income and National Income, and I firmly believe we are overcoming the challenges presented by our auspicious goal for the year. We are looking our opportunities in the face and bring it all together.

Come Together in 2004!

Remember

Friday, Aug. 27, 2004

All business and PR credits must be in the Home Office to count for August production.

Monday, Sept. 6, 2004

The Home Office will be closed for the Labor Day holiday.

Tuesday, Sept. 28, 2004

All business and PR credits must be in the Home Office to count for September production.

Bonuses Paid Out

This month AIL and NILICO paid a total of \$654,872.57 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Oral Specimens are in Order!

Dax Aurand, an MGA with the Geneser-Geneser-Bitman Agency, achieved \$100,000 of 13-month in force premium.

Richard DeLangis, an Individual Producer with the David Cohen Agency, achieved \$100,000 of 13-month in force premium.

William Hathorne, an Individual Producer with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

Anthony Mele, an Individual Producer with the Durhon Oldham Agency, achieved \$100,000 of 13-month in force premium.

Max Quasem, an Individual Producer with the David Cohen Agency, achieved \$100,000 of 13-month in force premium.

Angelika Vassilieva, a Supervising with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

Mediserve Only

Mediserve has established a new number specifically for our Agents and Agency offices. The number is 888-610-8077, and is available for use immediately. This new number should help Mediserve provide better service and response since it is dedicated for use by our field offices.

The main number is still operational, but Mediserve is now using that number strictly for doctors and medical facilities that need to contact them. Therefore, please discontinue using the main number for checking status or providing additional information on your cases. Also, please inform your staff about the new number so they can begin using it as well.

Oral Specimens

Occasionally, we receive oral specimen results from our lab, but an application was never received in underwriting. This situation brings up a couple of questions. First, was an application taken, if so, why has it not been submitted to the Home Office? Second, if an application was not completed, why would there be a submitted oral specimen?

Not knowing the answers to these questions could present problems when it comes to claims, making the Company and, possibly, the Agent liable. It also creates a significant problem when the test is positive and we don't have an application.

One possible answer as to why this situation arises, is that the applicant changed their mind at the last minute. Therefore, when writing an application where an oral specimen is required, always complete the application in its entirety before collecting the oral specimen. If the specimen is taken before the application process was complete and the applicant decides they are no longer interested, the specimen should be disposed of properly. In other words, never submit an oral specimen to the lab unless you are also submitting an application to the Home Office.

If the Home Office receives the specimen, but doesn't get the application, we will contact the Agency for an explanation. It is very important that we get a response in a timely manner so we can insure the case has been properly handled and our risk is properly assessed.

AIL Saves the Day

On June 16, 2004, at around 4:30 p.m., Steve Riley, an Agent with the David Zophin Agency, was planning to meet with some prospective clients. The prospect is a member of the local IBT and had sent in a card sponsoring his wife for the AD&D policy. When Steve and his prospects first met, the prospect mentioned the fact he had set up a baby pool for his 2 year-old daughter. Presumably, a baby sitter was watching the 2 year-old and another younger sibling so the parents could talk in the kitchen.

During the process of our conversation, Steve found out that both the husband and wife were very interested in getting coverage because of their two small children. At that point the prospect got up to check on his kids on the back deck.

Before Steve knew it, his client was running out the door screaming. Steve followed suite. They found the 2 year-old face down in the baby pool who was blue from not breathing. The father didn't know CPR, but luckily Steve did. Steve told the mother to call 911 and he went to work. After, what seemed like an eternity, the child began to breathe and the ambulance arrived.

The child is fine now and Steve feels blessed because, "It doesn't take much. Things like that happen so quickly. I really take no credit, I just did what anyone would have done in the same situation."

Reminder of Verification on Cash Business

A call will be made to the applicant to verify the billing information and premium remitted prior to submit. **Therefore, Agents should prepare the applicant for two calls, and possibly a third from Underwriting. One call will be from the Agency's verification team and a follow-up call from the Home Office. Make sure the verification calls from Agencies should make reference to the second call from the Home Office.**

Because of the verification process, it is imperative to obtain multiple phone numbers from the applicant to ensure this process is completed in a timely fashion.

It is also important each Agent is trained to ask question to identify the use of dormant accounts, or accounts where the applicants payback is not deposited. Applications where it is determined that a dormant account is being utilized will be rejected.

Conversion from Term to Whole Life

The conversion privilege enables an insured to convert a rider to a whole life plan without evidence of insurability. **However, the conversion privilege does not guarantee the insured is automatically entitled to our best rates.**

In some cases, the applicant has applied for a preferred rate plan in the Executive or Select bands. *The converted policy can be issued at our best rate provided the oral specimen verifies the applicant is not a user of tobacco products, and there have been no significant changes in the applicant's health history since the term plan was issued.* It is this second requirement that causes confusion for some applicants and Agents alike.

These two requirements must be satisfied to convert from a term to a whole life policy at our best rates.

Founder's Club Outstanding Producers

July

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Theresa Bellajaro	Rick Altig	1	\$59,610		84.0
Daniel Potilechio	Bob Olson	2	46,593		84.7

*Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

Damien Adams Ali Shahrak North Carolina	Patresia Dawey Ali Shahrak North Carolina	Frederick Haaf Eric Gigliome New Jersey	Donald McCrary Bob Olson Illinois	Phong Nguyen Jatoff-Foti California	Dwight Timmons Nick Nitkowski Louisiana
Justin Andrews David Zophin Connecticut	James Davis Chris La Fond Pennsylvania	Jeffrey Houck Rick Altig Alberta	Charles McGraw Ali Shahrak North Carolina	Anil Patelkar Steve Friedlander New Zealand	Katherine Tachernoletz Eric Gigliome New York
Erica Beckert Eric Gigliome New Jersey	Chad Dockstader Gen-Gen-Bitman Illinois	Arsen Injighulyan Ron VanWoesik Ohio	Taniqua Medina Eric Neal Texas	Steven Salisbury Rick Altig Washington	Dustin Ward Marc Morton West Virginia
Tyleste Billingsley Eric Gigliome New Jersey	Benjamin Farkas Eric Gigliome New York	Elyssa Jeffrey Joshua Chalom Ontario	Eugene Melamed Gen-Gen-Bitman Missouri	Candace Savalan David Cohen California	Christopher Warden Nick Nitkowski Louisiana
William Childress Marc Morton Ohio	David Gevry David Zophin Massachusetts	Igor Katanov Eric Gigliome New York	Matthew Melhorn Durham Oldham Pennsylvania	Amir Sedaghat Rick Altig British Columbia	Angie Weiner Gen-Gen-Bitman Illinois
Peter Chinworth Williams-Williams Georgia	Mark Gorman Chris La Fond Pennsylvania	Christopher Kuczynski Bob Olson Illinois	Kim Morrow-Gonzales Durham Oldham Pennsylvania	Jason Storey Ali Shahrak North Carolina	Gregory Wilson Marc Zipper Florida
Kimberly Cummings Marc Morton West Virginia	Matthew Guerin Ron VanWoesik Ohio	Caley MacDonald Steve Friedlander New Zealand	Gilbert Neamith Jewell-Nitkowski South Carolina	Selena Thammavien Jatoff-Foti California	

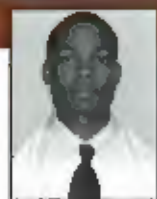
Promoted To General Agent

Chad Armand Nick Nitkowski Louisiana	Lynn Friesland Gen-Gen-Bitman Missouri	Jason Mayer Furer-Whittinghill California	Frank Sommers Durham Oldham New York	Ronald Trombetta Chris La Fond Pennsylvania
David Clark Gen-Gen-Bitman Missouri	Bradley Kulak Durham Oldham New York	Noseben Robert Williams-Zipper Florida	Ryan Spratt Chris Wittenbach Arkansas	Ernest Wilmoth Pat Shehan Alabama
Vaan Durham Conard-Blumert Maryland	Kathleen Loughran Eric Gigliome New York	Chris Schuckman Furer-Whittinghill California	Lily Tchen David Cohen California	

Promoted To Master General Agent

Keith Bower Jewell-Nitkowski Louisiana	Scott Jordan Gleb Ortcovsky Mississippi	Eric Labossiere Rick Altig Manitoba	Daniel Pavak Rick Altig North Dakota	Todd Richardson Pat Shehan Alabama
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Individual Producers



1. Carlton Lear
Woodridge, IL



2. Timothy Cruise
Woodridge, IL



3. Scott Primm
Salt Lake City, UT



4. David Lesure
Middleton, CT



5. Joseph Moore
Tampa, FL



6. Sylvia Freeman
Marietta, GA



7. Theresa Bellajaro
Kailua, HI



8. Matthew Hogan
Harrisburg, PA



9. Gene Martin
Woodridge, IL



10. Carla Miller
Omaha, NE

Individual Producers

All Time Record to Beat
Month: \$51,235 Net ALP Marlon Underwood

July Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Carlton Lear	\$21,867	81		David Wang	Bob Olson
2. Timothy Cruise	20,606		83.2	Steven Jakubczak	Bob Olson
3. Scott Primm	19,759	82		Dustin Miller	Altig-Orlovic
4. David Lesure	19,627	98		Kevin Surles	David Zophin
5. Joseph Moore	19,316		68.6	Matt Henderson	Marc Zipper
6. Sylvia Freeman	18,359	100		Douglas Bauknecht	Williams-Williams
7. Theresa Bellajaro	17,988		84.0	Brian Traboulay	Rick Altig
8. Matthew Hogan	17,934		72.6	Fred Hadayia	Durhon Oldham
9. Gene Martin	16,788	95		David Wang	Bob Olson
10. Carla Miller	16,472		81.8	Carla Miller	John Akers
11. Marlon Underwood	16,256		68.1	Marlon Underwood	Bob Olson
12. Arkadi Nulman	15,404		87.1	Kathy Mann	David Cohen
13. Todd Freeman	15,255	97		Dorian Oldham	Durhon Oldham
14. Steven Strong	14,807		75.3	Jim Bianchi	Durhon Oldham
15. Bryan P Johnson	14,720		68.7	Bryan P Johnson	Gen-Gen-Bitman
16. Justin Miller	14,463		72.3	Dustin Venekamp	Altig-Orlovic
17. Ken Mahabir	14,270		71.3	Michael Bromberg	Joshua Chalom
18. Glenn Snowden	14,261	89		Alfred O'Connor	Steve Greer
19. Concelor Davis	13,854		73.2	Steven Jakubczak	Bob Olson
20. Daniel Potilechio	13,853		84.7	David Wang	Bob Olson

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Timothy Cruise	\$123,797		83.2	Steven Jakubczak	Bob Olson
* 2. Carla Miller	122,700		81.8	Carla Miller	John Akers
* 3. Marlon Underwood	105,726		68.1	Marlon Underwood	Bob Olson
* 4. Matthew Hogan	93,919		72.6	Fred Hadayia	Durhon Oldham
* 5. Arkadi Nulman	91,962		87.1	Kathy Mann	David Cohen
* 6. Max Quasem	90,853		78.9	Erik Graham	David Cohen
* 7. Ruben Soberanes	87,016		70.3	Doreen Ryan-Foti	Jatoft-Foti
* 8. Daniel Potilechio	86,081		84.7	David Wang	Bob Olson
* 9. Michael Czopek	85,235		74.6	David Hausman	Eric Giglione
* 10. Nadia King	85,133		70.7	Nadia King	Altig-Orlovic
11. Robert Ulreich	82,533		88.7	Roger Johnson	Jatoft-Foti
12. Scott Keeney	82,013		68.6	Fred Hadayia	Durhon Oldham
13. Mary Ann Gaclic	81,516		77.5	Lawrence Hauck	Steve Friedlander
14. Rudi Camenzind	81,503		92.1	Erik Graham	David Cohen
15. Curt Snow	79,477		77.1	Curt Snow	Jatoft-Foti
16. Scott Remmey	79,406		80.9	Jeff Dinocento	Eric Giglione
17. Lance Brown	77,854		83.5		Steve Hartman
18. Anthony Mele	76,488		79.2	Jim Bianchi	Durhon Oldham
19. Alex Bluhm	75,810		79.0	Roger Johnson	Jatoft-Foti
20. Eric LaBossiere	74,866		78.9	Eric LaBossiere	Rick Altig

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

28 Years of Service

Larry Malitz

19 Years of Service

Susan Fuldauer

18 Years of Service

Lawrence Dennis

16 Years of Service

Jacqueline deVooght

15 Years of Service

Guy Panno

14 Years of Service

Joshua Chalom

11 Years of Service

Nestor Aramayo

Bryan Flannery

Dennis Ishler

Michael Perkins

10 Years of Service

Paul Vojtek

9 Years of Service

William Gibson

Raymond Lau

8 Years of Service

Kouassi Appiah

Lewis Prochnau

Doreen Ryan-Foti

6 Years of Service

Richard Nye

5 Years of Service

Wesley Bangs

Gay Deitch

Mathew Hart

4 Years of Service

James Beck

Wes Elder

Olaf Johnson

Robert Ulreich

3 Years of Service

Michael Barrett

Kris Barron

Gabriela Berloni

Zulfikar Bhukera

Susan Cooksey

Samuel James

Peter Lauwerier

Darren Miller

Kerri-Ann Murphy

Robert Pomerleau

Leo Soucy

Cathy Thompson

Tomas Thundiyil

Robert Tierney

2 Years of Service

Jason Anderson

Cynthia Bianchi

Barry Dillah

James England

2 Years of Service Cont.

Joshua Goodman

Terrance Hearn

Rodney Husmann

Brandon Ito

Bryan P. Johnson

Michael Lau

Leo Porter

Linda Porter

Brian Schreiter

Curt Snow

Brigitte Synesael

Michael Trnumn

1 Year of Service

Michael Allen

Nacole Bell

Thomas Conolly

Concelor Davis

Angelo Diciaccio

Robert Drapper

Leif Erickson

April Erueti

Jason Fakes

Kelli Flora

Jason Gardner

Noe Gonzales

Jason Graves

William Hathorne

Joseph Henderson

Eddie Hill

Marion Jones

Scott Keeney

Marion Kitz

Michael Lavergne

1 Year of Service Cont.

Jeremy Lemke

Debra Littleton

Kevin Mackinnon

Maxine Moody

Edward Osborne

Colin Pierre

Eric Renteria

Deric Rutledge

Joaquin Santos

Joseph Stapleton

William Swango

Helen Taylor

Joe Thompson

Francis Tolentino

Katherine Ulanday

Robert Weir

Tina Whitfield



Convention Update

New Convention Qualifications:

The 2005 Convention Qualifications have been amended to allow for eligibility based on consecutive bonus qualifications. The breakdown of how this will work is listed below.

Producers, SAs, and GAs:

Agents, or Career Agents, Supervising Agents, and General Agents can qualify for convention provided they earn a Retention Bonus, or a New Agent Bonus for five of the last seven months of this year.

MGAs:

Master General Agents can qualify for convention provided they earn a Leadership Bonus for five of the last seven months of this year.

Qualifiers must have a 67 percent Retention or better as of Dec. 31, 2004 to be eligible. Qualifiers will not be able to lock-in early. The months which will be used in this evaluation are June through December. These new qualification guidelines are in addition to the guidelines which were published at the beginning of the year.

For more information on this convention update, contact your SGA or logon to our Web sites, www.aillife.com or www.nillife.com.

Supervising Agents



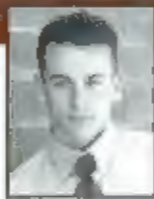
1. Scott Keeney

Harrisburg, PA



2. Ed Olfert

Winnipeg, MN



3. Karl Schuckert

Reno, NV

— All Time Record to Beat —

Month: \$43,409 1st Yr. Gino Tanzif

— All Time Record to Beat —

Month: \$68,050 Net ALP Mary Ann Gaelic

July Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Scott Keeney	\$33,014	\$45,407	92		3	Fred Hadayia	Durhon Oldham
2. Ed Olfert	27,604	35,800	88		4	Kevin Appasamy	Rick Altig
3. Karl Schuckert	19,419	27,655	95		3	Dustin Venekamp	Altig-Orlovic
4. Bridgit Driscoll-Hunt	18,995	28,045	98		1	Douglas Bauknecht	Williams-Williams
5. Rebecca Shandrow	17,754	29,186	97		3	Rachel Arenas	Rick Altig

YTD Production

— All Time Record to Beat —

YTD: \$266,978 1st Yr. Mary Ann Gaelic

— All Time Record to Beat —

YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Ed Olfert	\$78,103	\$120,769	88		4	Kevin Appasamy	Rick Altig
2. Steven Sequeira	77,380	112,433		86.0	2	Maurice Davies	Steve Friedlander
3. Adam Herman	71,490	106,922		80.9	2	Imran Satti	Joshua Chalom
4. Corey Neff	66,232	135,298	76		4	Dustin Rzaum	Rick Altig
5. Pablo Pirela	65,985	136,655	83		5	Denise Gilbert	Bob Olson

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



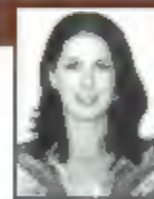
1. Jose Sanchez

Woodridge, IL



2. Concelor Davis

Woodridge, IL



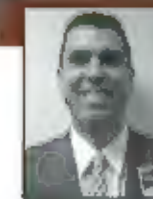
3. Victoria DeRosier

Marietta, GA



4. Kent Thrower

Canonsberg, PA



5. Allan Gilbert

Woodridge, IL

— All Time Record to Beat —

Month: \$102,403 1st Yr. Eric Neal

— All Time Record to Beat —

Month: \$111,262 Net ALP Eric Neal

July Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Jose Sanchez	\$52,364	\$58,200	85		8	David Wang	Bob Olson
2. Concelor Davis	32,547	46,401	86		5	Steven Jakubczak	Bob Olson
3. Victoria DeRosier	28,263	29,140		90.6	3	Douglas Bauknecht	Williams-Williams
4. Kent Thrower	26,914	30,012		73.8	5	Alex Roland	Chris La Fond
5. Allan Gilbert	26,245	33,094	83		8	Denise Gilbert	Bob Olson
6. Timothy Clark	20,360	30,635		67.5	4	Marcus Smith	Jim Surace
7. Earnest Loveless	19,550	25,919		72.3	6	Erik Graham	David Cohen
8. William Burbank	19,291	26,960	92		3	Jim Bianchi	Durhon Oldham
9. David Clark	18,882	26,757	82		3	Terry Sullivan	Gen-Gen-Bitman
10. Frank Sommers	18,380	23,268	100		3	Dorian Oldham	Durhon Oldham

— All Time Record to Beat —

YTD: \$489,120 1st Yr. Eric Neal

— All Time Record to Beat —

YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Jose Sanchez	\$185,103	\$215,384	85		8	David Wang	Bob Olson
* 2. Allan Gilbert	167,735	240,856	83		8	Denise Gilbert	Bob Olson
* 3. Michael Nowak	158,585	206,000		71.7	5	Jim Bianchi	Durhon Oldham
* 4. Rob Hard	151,226	196,772		73.3	5	Carey Thompson	Vic Hancock
* 5. Rodney Husmann	142,463	176,228		72.3	4	Erik Graham	David Cohen
6. Barrett Clayton	120,640	142,526		68.7	4	Greg Partee	Vic Hancock
7. Alison King	114,455	168,752	82		4	John McCreary	Furer-Whittinghill
8. Kent Thrower	112,853	158,741		73.8	5	Alex Roland	Chris La Fond
9. Diane Carrion	112,173	160,272		76.1	8	David Hausman	Eric Giglione
10. Horace Johnson	109,942	158,168		75.4	7	William Cook	Tom Williams

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Let's Talk About Recruiting

Yes, let's talk about recruiting. As a Producer in the field this may not be your favorite topic of discussion, but it is definitely an inevitable one.

Recruiting isn't a nasty word that should leave you scrambling for the exit. Recruiting is just a part of our business. In fact, it is more like a chance to share an opportunity.

However, having the skills and knowing where to look for the best resources is half the battle in overcoming the quivers of recruiting.

Utilize the Skills You Already Have

As an insurance professional, you already possess the interpersonal, or people skills it takes to be an excellent recruiter, and part of utilizing that skill is knowing where and when to engage in the recruiting process.

Every Opportunity is a Recruiting Opportunity

Every time you step into someone's home to sell a policy, you are given an excellent opportunity to share what this Company has to offer – to customers and agents alike.

Plus, don't forget about all the other possibilities you have every day to share the opportunity – at the store, at the doctor's office, on the phone, with friends, and even at parties. Whenever someone asks you what you do for a living, that is a great occasion to tell them.

Something to Talk About

Once the circumstances are right and the discussion is geared in the right direction, the situation is primed for you to tell your story. Recruiting is not much more than sharing your personal story of success.

At American Income and National Income, we pride ourselves on the fact that we go out of our way to assist the Field Force with their personal success. However, when it comes to sharing that success, it is up to you to share because it is not ours to share.

Recruiting for the Future

Recruiting is a learned skill just like selling is a learned skill. Talent will only take you so far, but hard work and persistence will win the race. Working hard at honing your recruiting skills will payoff in the long run because of the amazing opportunity we offer at American Income and National Income. It may seem to be a daunting task to be saddled with, but after time it just becomes a part of the conversation.

Let's talk about recruiting! Let's talk about opportunity!

Check out the next page for some points to talk about when sharing the opportunity.

The American Income & National Income Opportunity

You would be surprised at the number of people who ask themselves, "What does the future hold for me?" "What new opportunities lie ahead for me?" "Is there a way to earn a better income and have the chance to provide a more secure future for my family?"

You might also be surprised at the number of people who would listen if you explained the opportunity for success you have had with American Income or National Income.

Here are just a few things to engage their interest when discussing the American Income/National Income opportunity:

- AIL/NILICO boasts combined assets of over \$1.1 billion with more than \$20 billion of life insurance in force.
- Licensed throughout the United States, Canada, and New Zealand
- One of the largest providers of supplemental insurance benefits in our marketplace
- A.M. Best, one of the country's oldest and most respected insurance rating companies, rates American Income A+ "Superior," its second highest rating, for overall financial strength (as of June 2003).
- Has a strong relationship with labor unions, credit unions, and associations which allow us to actively support and become involved in labor and labor related causes.
- American Income and National Income offers a lifetime vested renewal system which can, based on contract provisions, begin to provide financial security from the very first sale for years to come!
- There are always opportunities for promotion and advancement. Whatever goals an individual has, AIL and NILICO actively participates in the attainment of those goals.



1. Fred Hadayia

Harrisburg, PA



2. Jim Bianchi

Rochester, NY



3. A.J. O'Connor

Houston, TX



4. Kevin Surles

Middleton, CT



5. Tim Schroeder

Toledo, OH

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

July Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	SGA
1. Fred Hadayia	\$103,697	\$133,307		70.9	12	Durhon Oldham
2. Jim Bianchi	87,573	151,435		75.3	21	Durhon Oldham
3. A.J. O'Connor	81,475	108,503	89		18	Steve Greer
4. Kevin Surles	76,918	82,668		70.3	16	David Zophin
5. Tim Schroeder	73,255	108,047	93		6	Marc Morton
6. Dustin Venekamp	72,611	75,984		74.4	10	Altig-Orlovic
7. Jason Mollo	64,591	63,617		71.5	15	David Zophin
8. Imran Satti	62,417	88,482		74.1	12	Joshua Chalom
9. Terry Sullivan	59,344	71,333		69.9	11	Gen-Gen-Bitman
10. Matt Henderson	57,236	70,752		68.1	13	Marc Zipper

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	SGA
* 1. Jim Bianchi	\$682,732	\$935,222		75.3	21	Durhon Oldham
* 2. Dorian Oldham	494,353	790,492	89		11	Durhon Oldham
* 3. Jason Mollo	446,727	446,516		71.5	15	David Zophin
* 4. Kevin Surles	436,081	491,138		70.3	16	David Zophin
* 5. Fred Hadayia	415,611	524,873		70.9	12	Durhon Oldham
6. Erik Graham	385,407	839,156		77.7	15	David Cohen
7. Joshua Goodman	375,191	434,942		70.5	13	Bill Jennings
8. Dustin Venekamp	371,661	383,127		74.4	10	Altig-Orlovic
9. Terry Sullivan	369,654	456,074		69.9	11	Gen-Gen-Bitman
10. Imran Satti	350,089	443,429		74.1	12	Joshua Chalom

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Bob Olson	\$4,121.34
Theresa Bellajaro	Rick Altig	\$3,597.62
Matthew Hogan	Durhon Oldham	\$3,353.98
Carla Miller	John Akers	\$3,129.79
Joseph Moore	Marc Zipper	\$3,090.64
Arkadi Nulman	David Cohen	\$3,080.86
Daniel Potilechio	Bob Olson	\$2,939.58
Steven Strong	Durhon Oldham	\$2,790.98
Robert Ulreich	Jatoft-Foti	\$2,712.09
Scott Primm	Altig-Orlovic	\$2,707.24

Total Retention Bonus Paid: \$433,250.14 424 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Fred Hadayia	Durhon Oldham	\$10,262.00
Jim Bianchi	Durhon Oldham	\$8,260.22
Dustin Venekamp	Altig-Orlovic	\$6,586.64
Doreen Ryan-Foti	Jatoft-Foti	\$6,272.66
Kevin Surles	David Zophin	\$6,227.03
A.J. O'Connor	Steve Greer	\$5,847.48
Brian Traboulay	Rick Altig	\$5,372.98
David Wang	Bob Olson	\$5,008.63
Steven Jakubczak	Bob Olson	\$4,988.22
Erik Graham	David Cohen	\$4,868.08

Total Leadership Bonus Paid: \$198,306.53 115 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Mark Gagliardi	Jatoft-Foti	\$1,861.15
Leo VanDenBussche	Rick Altig	\$1,227.90
Cheryl Cook	Durhon Oldham	\$1,196.70
Richard Meshulam	David Cohen	\$1,194.72
Brenda DiSomma	Eric Gighione	\$1,020.06
Joseph Galusha	Durhon Oldham	\$922.33
Frances Christie	Rick Altig	\$915.81
Brenda Swecker	Chris La Fond	\$861.77
Krissa Hensley	Marc Morton	\$735.65
Susan Gilbert	Bob Olson	\$671.16

Total PR Bonus Paid: \$23,315.90 43 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

What is Worksite Marketing?

American Income's Worksite Marketing program was built around the Internal Revenue Code Section 125, the 1978 tax code which created cafeteria, or premium only plans. Simply put, an employer will select from a "menu" of AIL's insurance products, which will then be offered to that business' employees. Through these premium only plans, an employer can deduct the benefit premium payments before taking taxes from an employee's pay.

Worksite Marketing is a market that has been around for over 50 years – 27 years of Section 125 sales – and, which by all studies, remains virtually untapped. The market sales potential for this untapped market is estimated at \$100 billion in potential premium. It caters to customers – employees – looking for one-stop insurance shopping. It also benefits the employer. In this time of economic recovering, employer's contributions to medical plans continue to rise yearly at a rate of 4 to 10 percent or more. Participation in AIL's Worksite Marketing program allows employers to control these skyrocketing costs.

Worksite Marketing offers a tax advantage to both employer and employee while opening the door on a whole new market for you, the insurance professional.

What Does Worksite Marketing Mean to You?

Here are just a few reasons why you should explore this market:

- There are 56 million small businesses in the U.S with more than 135 million in the workforce.
- An estimated 90 percent of employees work for companies of less than 1,000 employees (we are predicting that those Producers who target small groups – 10 to 100 – and focus on service will be the most successful with this program).
- Seventy percent of the workforce will buy products if payroll deduction is offered while 50 percent prefer this method of payment.
- This is a daytime activity. With traditional life insurance sales, many appointments take place after five. In this market, you can augment your current business by selling Worksite during the day and life at night.
- This is an efficient market. By efficient, we mean you are capable of seeing a lot of prospects in a shorter period of time.
- This market allows for a good persistency in that you are working prospects with a source of income, and under Section 125 they are locked into keeping their coverage until the next annual enrollment period. Also, the closing potential for this market is estimated at 70 percent.
- This market offers a tremendous source of referrals which then allows you to build relationships with future businesses.

For more information on this market opportunity, please contact Mike Burns at 254-761-6796 or via e-mail at mburns@ailife.com.

The AIL Worksite Advantage

A preview of affordable insurance solutions for working men & women and their families

Presenting to an Employer

When presenting this benefit to employers, it is important to stress the tax savings of this program. For example, when you call on an employer you might start the conversation like this:

"Good morning Mr. Jones, I'm John Doe with American Income Life, and I'm offering a service that will not only save you money, but will reduce your tax burden as well. Do you currently think you are paying too much in taxes? Would you like to save on the taxes you do pay?"

This should get you in the door. However, your presentation is not over. Remember, it is important to know where your audience is coming from when impelling them to action (see the sidebar). Given this, once you are in front of the employer, show them you are not telling them how to run their business or selling them insurance, but just helping them improve the way they do business and saving them tax dollars.

By showing the employer how it helps them and focusing on servicing that product once it is in place, they may be impressed enough to give you more business in the future.

Presenting to an Employee

When presenting this premium plan offering to employees, focus on the increase in discretionary income that the employee will have by participating. Let the employee know that the Worksite Advantage allows them to pay for their benefits before they pay Uncle Sam, "You will pay less taxes, have more disposable income and more benefits." Let them know that this tax break works to their advantage due to the fact that premiums are taken out through payroll deduction on a pre-tax basis. Also, let them know that American Income offers a portfolio of a variety of quality supplemental insurance products that will benefit not only the employee, but their family as well.

Don't forget to mention these benefits are portable, the coverage will stay with the employee even if they change jobs or retire. Let them know this is a wonderful program and a great opportunity to get the coverage they need at an affordable price. Also, these programs are voluntary. AIL products are offered, but there is no requirement that employees purchase anything.

It's an old adage, but listen wisely . . .

Practice makes perfect!

As insurance professionals, presentations – preparing for and giving them – come with the territory. However, many of us lack the know-how to deliver an effective presentation. Here are a few tips to help put you in the know and may make the difference in closing a sale:

1. Understand your audience.

Make your presentations more lively and engaging by caring for your audience – put yourself in their shoes. Margo Krasne, President of *Speak Up*, suggests you, "Ask yourself, 'What is their reality? What do they want, need, and care about?' Good speakers take care of their audiences."

2. Plan your presentation strategy.

Map-out your presentation before you deliver it in front of your audience. Being prepared ahead of time only makes you look more credible as a professional. What this means is, plan to use information which will move your audience forward throughout the speech. Avoid glassy stares by not overloading your listener and giving them too much information to process at once.

3. Choose your visual tools carefully.

Visual elements in a presentation should always assist you in delivering your message. This tool should not become your presentation. Relying too heavily on visual aids will only incite boredom from your audience. Used properly, visual elements will allow you to move your audience from one point to another.

4. Finally, practice makes perfect.

"I cannot stress enough the benefits of rehearsal – the most important of which is not subjecting your audience to your stumbling and fumbling as you deliver your speech," adds M. Krasne. Practicing only make you more confident as well as allows your customers to be more confident in you.

Presentations are intended to impel those listening to action. In our case, we want them to buy our product. Knowing your audience, planning your strategy, using visuals to your advantage and rehearsing only helps you seal the deal in the end. Planning effective presentations around where your audience is coming from, where you want them to go and how you want them to get there may be your ticket to better results in the field.

For more information and techniques for effective public speaking log on to instantpeakingsuccess.com.



Durhon Oldham

CATEGORY I	JULY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Durhon Oldham	\$298,036	\$233,640	40	168	\$525,466	75.9		\$2,284,480	\$1,366,200	40	206	\$3,456,826
Bob Olson	245,973	167,640		147	392,867	91		582,432	465,960		125	1,010,642
Rich Altig	725,344	677,160		107	1,263,025	78.1		5,935,242	4,664,880		127	9,958,644



David Zophin

CATEGORY II	JULY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
David Zophin	\$153,613	\$96,360	20	179	\$180,194	71.7		\$1,018,384	\$674,520	20	171	\$1,182,120
Marc Morton	109,837	101,640		108	185,371	78.5		459,528	658,680			1,007,679
Tom Williams	190,078	96,360		164	159,870	89.2		710,616	674,520		185	1,174,867



Joseph Manone

CATEGORY III	JULY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Joseph Manone	\$85,653	\$75,240	60	174	\$153,627	79.5		\$693,774	\$526,680	60	192	\$1,359,544
Vic Hancock	64,502	75,240	20	106	74,636	71.9		652,618	526,680	20	144	823,453
Jim Surace	78,142	5,240		104	146,836	74.1		546,194	500,280		109	967,298

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Chris La Fond

CATEGORY IV	JULY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Chris La Fond	\$74,523	\$62,040	55	175	\$109,390	78.7		\$457,382	\$434,280	55	160	\$793,825
BMI Jennings	74,857	62,040		121	97,158	70.8		721,138	434,280		166	867,908
Altig-Martyn	68,382	62,040	5	115	104,976	88.2		507,348	434,280	5	122	827,431



Bill Taylor

CATEGORY VI	JULY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Bill Taylor	\$65,026	\$29,040	224	224	\$69,727	87		\$104,396	\$43,560	240		\$117,083
Paul Rumbac	58,481	42,240		130	152,832	93		161,375	128,390		128	428,713
Wesley Bangs	18,917	17,160		110	25,252	100		18,917	17,160		110	25,252

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

- Gave \$25,000 to the Alliance for Retired Americans.
- Donated \$3,000 to Project Vote.
- Gave \$1,000 to the Music Educators National Conference.

Rick Altig Agency

- Donated \$80 to Ottawa's Women's Conference.
- Gave \$50 to TCU Local 34.
- Gave \$100 to VFA BC.
- Donated \$802.50 to the Alberta Snowmobile Association.
- Donated \$400 to AFSCME 3361.
- Gave \$150 to the AFL-CIO.
- Contributed \$1,500 to CUPE 500.
- Gave \$335 to Teamsters 515.
- Donated \$150 to OWGI.
- Gave \$100 to OAMRT.
- Gave \$500 to the Schofield Credit Union.
- Contributed \$145 to the Newfoundland Labourers Pensioners Senior Citizens.
- Donated \$200 to the OISEU 443.
- Gave \$300 to the Co-op Miners Fund.
- Contributed \$2,000 to the Newfoundland CUPE.
- Donated \$275 to the South Dakota Snowmobile Assoc.
- Gave \$67.02 to AFSCME 6.
- Gave \$500 to the IBEW 160.
- Donated \$500 to the Washington Women's Bowling Assoc.
- Contributed \$137.71 to AFSCME.
- Gave \$90.91 to CPAA.
- Donated \$65.04 to USWA of Southern Manitoba.
- Gave \$50 to IPNA BC AGM.
- Contributed \$53.47 to CPAA Annual Convention.
- Donated \$348.01 to CPAA Alberta.
- Contributed \$42.77 CPAA British Columbia.
- Gave \$345.68 to APWU.
- Contributed \$200 to Sheet Metal Local 16.
- Donated \$74.78 to IWA 1-3567.
- Contributed \$50.81 to Sheet Metal Local 8.
- Gave \$100 to the Manitoba Federation of Labour.
- Donated \$34 to the Montreal Labour Council.
- Contributed \$150 to Les Voix Solidaires.
- Donated \$1,000 to IBEW 483.
- Gave \$1,317 COPE banquet.
- Donated \$540.87 IBEW 77.

Rick Altig Agency Cont.

- Contributed \$250 to Bakers 114.
- Gave \$275 to WSCFF.
- Contributed \$100 to NOLC.
- Contributed \$212.93 AMC Group.
- Donated \$250 to IBEW charity golf tournament.
- Contributed \$58 to RPNAO.
- Gave \$400 to AC and DAC.

Matt Blumert Agency

- Donated \$100 to ACORN Institute fundraiser.
- Gave \$1,135 to the Maryland Credit Union League.

David Cohen Agency

- Donated \$200 to the Teamsters Retiree Association.
- Gave \$3,500 to SEIU 43B.
- Contributed \$500 to the L.A. Building Trades.
- Donated \$1,000 to the California Labor Federation.
- Gave \$1,000 to the United Labor Agency.

Mark Hancock Agency

- Contributed \$300 to the Indian Credit Union Foundation.
- Gave \$750 to Central Indiana Labor Council.
- Gave \$100 for a Community Leaders dinner.

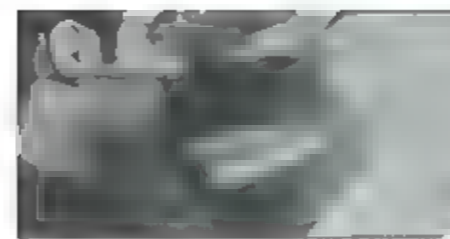
Jewell-Nitkowski Agency

- Gave \$100 to the South Carolina Electrical Contractors.

Nick Nitkowski Agency

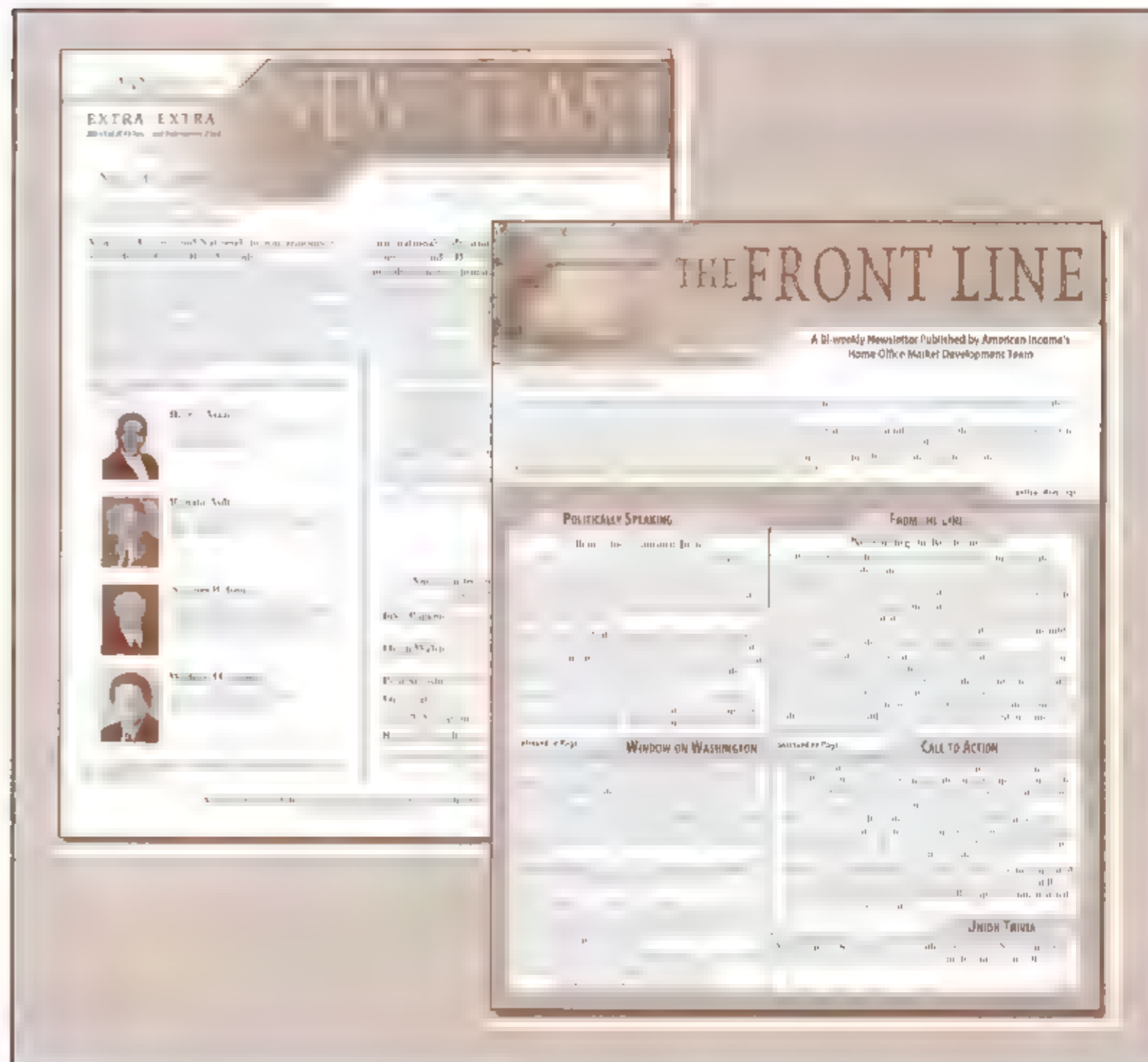
- Donated \$150 to the Shreveport Central Trades & Labor Council for labor day festivities.

Total \$51,835.63



THE FRONT LINE

We're back after a brief summer hiatus. We have made some adjustments in our format and the newsletter will now be distributed monthly. We look forward to providing you with the information you need to effectively and efficiently carry out your Public Relations efforts. If you have any questions or comments, please contact the Marketing Team via e-mail, marketing@aifl.com.



PR Manager

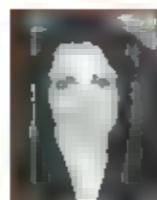


Debbie Enstedt
Winnipeg, MB

Category A

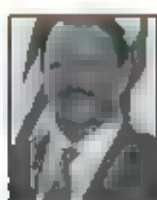


Mark Gagliardi
Concord, CA



Susan Gilbert
Woodridge, IL

Category B

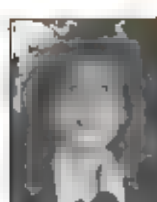


Timothy Farr
Southfield, MI



Lou Nell Busby
Jeffersonville, IN

Category C



Cheryl Cook
Harrisburg, PA



Renee Flannery
N. Royalton, OH

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,815	Rick Altig
2. Charles Hill	9,883	Jatoft Foti
3. Brenda DiSomma	5,380	Eric Giglione

All Time PR Card Production Record
Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Mark Gagliardi	7,995	Jatoft-Foti
2. Susan Gilbert	4,135	Bob Olson
3. Brenda DiSomma	2,994	Eric Giglione
4. Joseph Galusha	2,824	Durhon Oldham
5. Suzanne Powers	2,765	David Cohen

Category B	No. Cards	SGA
1. Timothy Farr	2,816	Paul Rumbuc
2. Lou Nell Busby	1,977	Vic Hancock
3. William Gibson	1,938	Paul Rumbuc
4. Mario Soljan	1,550	Steve Friedlander
5. Malka Arony	1,296	Steve Hartman

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Cheryl Cook	14	Durhon Oldham
2. Renee Flannery	12	Jim Surace
2. Krissa Hensley	12	Marc Morton
2. Patti Morgan	12	Nick Nitkowski
3. Susan Fuldauer	9	Mark Hancock

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	107,898	Rick Altig
*2. Brenda DiSomma	39,980	Eric Giglione
3. Charles Hill	28,563	Jatoft Foti

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	18,679	Eric Giglione
*2. Frances Christie	17,532	Rick Altig
3. Richard Meshazam	16,710	David Cohen
4. Mark Gagliardi	15,571	Jatoft-Foti
5. Leo VanDenBussche	15,237	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	16,072	Steve Hartman
*2. Brenda Swecker	13,022	Chris La Fond
3. Mario Soljan	10,944	Steve Friedlander
4. Laurie Onasch	9,633	Manons & Altig
5. Lou Nell Busby	7,662	Vic Hancock

All Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

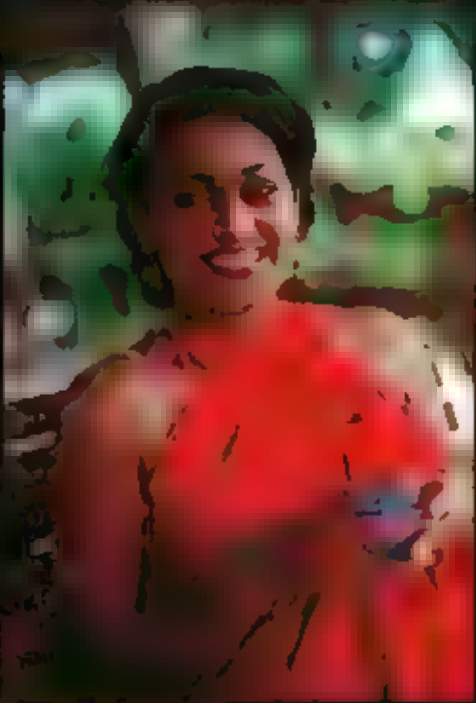
Category C	Groups	SGA
*1. Cheryl Cook	72	Durhon Oldham
*2. Krissa Hensley	52	Marc Morton
2. William Slocum	52	Jim Surace
3. Richard Case	42	Jim Surace
4. Billy Sauers	41	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives voted and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



CANCUN Mexico

June 26 to June 29 2005

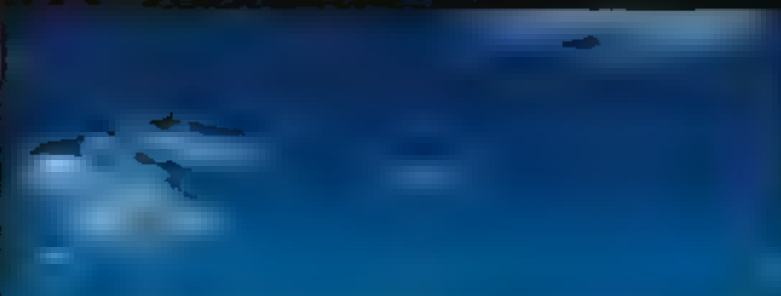


Beautiful by Day . . .

Enchanting by Night . . .

Lots to see . . .

For a Memorable Getaway.



All
Singo



Qualifiers

Mark Gagliardi	\$1,861.15
Leo VanDenBussche	\$1,227.90
Cheryl Cook	\$1,196.70
Richard Mosherman	\$1,094.70
Brenda D'Amico	\$1,020.00
Joseph Galusha	\$922.33
Frances Christie	\$915.81
Brenda Switzer	\$861.77
Krissa Hensley	\$735.65
Susan Gilbert	\$671.16
David Blaisdell	\$670.86
Lou Nell Busby	\$607.92
Eric Morgan	\$594.65
William Sauters	\$551.80
Becky Cutler	\$548.67
Robin Andrade	\$541.53
Gary Silberman	\$533.60
Charles Hill	\$494.16
William Slocum	\$484.72
Kenneth Altizer	\$480.48
Bona D'Ellegio Spino	\$470.01
Renee Flannery	\$464.91
Laurie Onasch	\$452.98
Anne Bowyer	\$449.41
Mally Arroy	\$448.47
Mario Soljan	\$446.27
Richard Case	\$433.21
Suzanne Powers	\$367.30
Robert Dalley	\$327.30
John Williamson	\$324.80
Timothy Fare	\$311.00
George Farenthold	\$263.25
David Provencher	\$261.27
Susan Kelleher	\$258.30
Al Wall	\$256.64
Sandra Johnson	\$236.92
William Gibson	\$210.31
Vivian Dwyer	\$228.87
Jaqueline deYoung	\$223.61
Robbin Denham	\$215.91
Shannon Walker	\$208.78
Catherine Briggs	\$196.70
Ayanna Prendergast	\$184.32

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER



Total \$23,315.90

July Bonus Qualifiers

Fred Hadayia \$10,262.00	Kobie Samuels \$2,806.90	Peter Athas \$1,546.36	Nestor Aramayo \$469.98	Kevin Leonard \$276.98
Jim Bianchi \$8,260.22	David Iriye \$2,741.50	Claudia Rodriguez \$1,532.75	David Thomas \$459.51	Clayton Frost \$273.06
Dustin Venekamp \$6,586.64	Marlon Underwood \$2,580.17	Carla Miller \$1,487.25	Christopher Fave \$439.37	Steven Salisbury \$270.86
Doreen Ryan-Foti \$6,272.66	Navarro Simmons \$2,578.49	Matt Henderson \$1,435.95	Rebecca Shandrow \$435.59	Lily Tchen \$265.53
Kevin Surles \$6,227.03	Mark Bleiser \$2,526.52	Darren Miller \$1,404.81	Diane Carrion \$390.06	Sandra Carlson \$263.60
A.J. O'Connor \$5,847.48	Don Wold \$2,512.21	Scott Keeney \$1,339.21	Susanne Munro \$380.40	Earle Harris \$262.70
Brian Traboulay \$5,372.98	Marc Rosen \$2,448.54	Ed Olfert \$1,151.06	Kashif Tufail \$345.92	Harjeet Rana \$258.12
David Wang \$5,008.63	John DeRosier \$2,414.25	Karl Schuckert \$961.36	Evan Kispagh \$338.41	Earnest Loveless \$254.61
Steven Jakubczak \$4,988.22	Marcus Smith \$2,368.42	Kent Thrower \$957.92	Daniel Phares \$325.78	James Worf \$251.60
Erik Graham \$4,868.08	Joshua Goodman \$2,325.23	Concelor Davis \$952.17	Kathleen Loughran \$325.25	Willie Hayden \$251.57
Kevin Appasamy \$4,843.40	Barry Dillah \$2,235.29	Frank Sommers \$836.61	Gordon Roschko \$321.48	Troy Morton \$249.42
Inran Satti \$4,758.56	Jeremy Welch \$2,199.94	Adam Cruts \$786.82	Nicholas Soboleski \$314.85	Aaron Dillon \$247.94
David Hausman \$4,664.46	Michael Lavergne \$2,189.83	Mark Gorman \$639.22	William Burbank \$312.68	Anthony Walthour \$246.74
Bill Cook \$4,536.60	David Ackerman \$1,986.31	Jose Sanchez \$629.56	Horace Johnson \$307.80	John Farley \$242.20
Alex Roland \$4,374.95	Matt Dworak \$1,906.69	Matthew Hogan \$590.99	John West \$307.41	Jedidiah Scott \$236.79
Dorian Oldham \$4,311.50	Rachel Arenas \$1,891.71	Michael Kowatch \$583.06	Ronald Trombetta \$307.34	Ricky Thompson \$232.65
Jason Mollo \$4,156.74	Vance Rountree \$1,883.22	Danielle Holmes \$523.46	Timothy Clark \$299.22	Bedis Kilani \$232.16
Tim Schroeder \$3,960.56	Jean-Fran Vezina \$1,878.83	Adam Herman \$519.29	Richard Koschatzky \$298.29	Phil Goetz \$231.43
Terry Sullivan \$3,753.24	Jeff Dinocento \$1,806.23	Thomas Montanya \$516.50	Maurice Bailey \$295.72	Godley Varghese \$230.66
Chris Hernandez \$3,086.78	Denise Gilbert \$1,719.93	Bradley Kulak \$510.41	Raul Duran \$292.61	Michael Nowak \$229.97
Matt Henderson \$3,073.35	Jason Schlomann \$1,713.63	Douglas Stewart \$506.89	Kari Corder \$291.62	James Beck \$84.12
Francisco Perez \$2,866.88	Cristina Simao \$1,706.37	Allan Gilbert \$504.80	Salvator Giacchi \$288.54	Lazarus Echeta \$49.75
Leo Soucy \$2,811.64	Mathew MacCannell \$1,631.60	Dennis Cedeno \$478.40	Derrick Bates \$276.98	

Total \$198,306.53

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Timothy Cruise	\$4,121.34		Peter Hightberg	\$1,576.45		Wes Elder	\$1,148.22	
Theresa Bellajaro	\$7,597.62		Sanson Adefolusi	\$1,574.66		Andrew Fine	\$1,146.57	
Matthew Hogan	\$3,353.98	\$305.87	David Thornton	\$1,568.48		Richard Duclos	\$1,132.47	\$129.47
Carla Miller	\$3,129.79		James Davis	\$1,548.97	\$112.20	Jason Friesen	\$1,126.32	\$115.06
Joseph Moore	\$3,090.64		Irina Segal	\$1,519.89		Arthur Greene	\$1,097.85	
Arkadi Nulman	\$3,080.86		Curt Snow	\$1,517.25		Andrew Manchon	\$1,089.13	
Daniel Postlechin	\$2,939.58	\$168.90	John Tranklin	\$1,514.59		Matthew Naride	\$1,084.96	
Steven Strong	\$2,790.98	\$273.79	Carl Bohlen	\$1,508.50		Shane Warren	\$1,079.59	
Robert Ulreich	\$2,712.09		Randolph Souliers	\$1,506.54	\$261.75	William Kahl	\$1,079.13	\$135.20
Scott Primm	\$2,707.24	\$138.45	Lorena Barriere	\$1,505.86		Arthur Westergren	\$1,074.42	
Lisa Roemer	\$2,659.68	\$214.13	Justin Germany	\$1,484.65	\$112.56	Clare Tolchard	\$1,066.44	
David Lesure	\$2,659.16	\$107.64	Alan Makamatsu	\$1,471.43		Allen Trebellhorn	\$1,066.14	
Steven Salisbury	\$2,637.72		Patrick Duray	\$1,469.84	\$141.75	Ted Schilling	\$1,065.70	
Marlan Underwood	\$2,600.99		Lacey Hill	\$1,464.35		Robert Dunn	\$1,060.94	
Sylvia Freeman	\$2,579.95	\$193.18	Stephen Perotti	\$1,458.18		Zaffakar Shubera	\$1,055.83	
Roger Hotz	\$2,506.70		John Drason	\$1,446.15	\$217.35	Michael Zorn	\$1,053.81	
Max Quasem	\$2,503.90		Joaquin Santos	\$1,439.88		Russ Merkow	\$1,053.04	
Paulo Rosa	\$2,492.12	\$262.57	Anastasiya Fedosova	\$1,430.81	\$168.80	David Gevry	\$1,046.05	
James Dattilo	\$2,459.12		Paul Bodinizz	\$1,430.58		Cynthia Wilhelmi	\$1,037.78	
Justin Miller	\$2,458.85		Ruthien Walker	\$1,414.54		James Holze	\$1,029.98	\$161.20
Scott Remmey	\$2,398.61		Lawrence Liggert	\$1,413.81	\$162.83	Glenn Van de Sande	\$1,020.69	
Bryan Johnson	\$2,355.32		Sergey Tsvetenko	\$1,411.07	\$109.90	Christopher Kuczynski	\$1,020.08	
Concelor Davis	\$2,355.18		Larry Halitz	\$1,410.25		Brent Smith	\$1,019.63	
Michael Goddard	\$2,321.21		Kimberly Morrow Gonzalez	\$1,403.81	\$102.86	Dawn Chapman	\$1,018.33	
Mary Ann Gaelic	\$2,307.09	\$223.54	Taniqua Medina	\$1,402.62		Norman Lew	\$1,016.87	
Ken Mahabir	\$2,283.28		Tasha Tucher	\$1,399.87		Jeffrey Little	\$1,014.71	
Samuel Cohen	\$2,282.35	\$145.35	Aaron Hoff	\$1,393.98		Jacqueline Jackson	\$1,009.54	
Asif Javaid	\$2,280.99		Patrick Hazerullo	\$1,392.93	\$178.64	Hogoch Cao	\$1,009.07	
Rudi Camenzind	\$2,259.18		Patrick Dineen	\$1,389.44	\$108.24	Christopher Howey	\$994.13	\$117.60
Douglas Zigby	\$2,215.57		Anthony Melo	\$1,373.20	\$211.58	Phillip LaCross	\$992.67	
Todd Freeman	\$2,195.05	\$211.77	Laura Fox	\$1,367.12	\$90.72	Carl Meyer	\$990.91	\$121.25
Yvonne Hernandez	\$2,192.23		John Harlin	\$1,362.97		Pawan Sharma	\$975.74	\$84.60
Gene Martin	\$2,182.49		Angie Weiner	\$1,351.78		Richard Refano	\$964.86	
Glenn Snowden	\$2,114.10	\$268.87	Mark Gorman	\$1,347.94	\$108.84	Dennis Cedeno	\$955.22	
Maneluo Porakis	\$2,088.78		Joyce Dacklin	\$1,329.51	\$135.83	Steven Ridge	\$953.87	\$99.05
Scott Keeney	\$2,046.90	\$187.95	Luis Noods	\$1,328.31		Rebecca Shandrew	\$933.53	
Zachary Hart	\$2,037.53		Anthony Walther	\$8,328.57		Nicole Moffat	\$933.21	\$99.35
Andrew Simoli	\$2,015.37	\$193.41	Mollyn Woodyard	\$1,319.54		Mike DeFazio	\$926.53	
Aaron James	\$2,000.33	\$209.82	David Garrett	\$1,311.27		Erin Ziegler	\$925.56	
Brent Legros	\$1,996.11	\$205.53	Bradley Kincaid	\$1,309.74		Muhammad Khan	\$924.70	
Joel McNett	\$1,924.70	\$175.83	Thomas Telowiecki	\$1,307.76	\$139.95	Bridgit Driscoll-Hunt	\$916.37	
Michael Bedard	\$1,897.15	\$212.55	Russell Morris	\$1,304.81		Crystal Valentine	\$915.59	
James Schneider	\$1,889.94		Benjamin VanLensen	\$1,291.66		William Gordon	\$912.97	
Rebecca Dunwoodie	\$1,889.58		Shayne Scott	\$1,291.49		Pauline Murchie	\$912.32	\$94.38
Edwin Flores	\$1,882.29		Harrison Jones	\$1,270.82	\$107.45	Eric Dionne	\$904.97	\$87.07
Angeles Ordaz	\$1,871.40		Eugene Nicameil	\$1,270.41		Bret Fels	\$906.64	
Victor Quimson	\$1,867.86		Salvatore Giacchi	\$1,268.97		Michael Laramie	\$896.14	\$77.25
Christopher Fave	\$1,860.89	\$160.31	Karin McQuoid	\$1,266.63	\$99.45	Rene Stilaire	\$893.69	\$77.30
Taiwo Daisi	\$1,848.75		Kelly Tippet	\$1,264.28		Stephen Maloney	\$892.67	
Thomas Hedges	\$1,836.73	\$128.12	Mindy Gessenite	\$1,263.46		Anthony Ulrich	\$892.10	
Jessica McDowell	\$1,823.21		Ilana Daley	\$1,260.54		Costa Ryziazis	\$884.36	
Jinzhou Zhao	\$1,819.52		Michael Stephens	\$1,255.18	\$187.12	Jason Lausar	\$881.06	
David Solomonov	\$1,815.96		Raphael Boudereau	\$1,253.63		Amir Sedaghat	\$874.63	
Wayne Huber	\$1,802.13		Lance Brown	\$1,249.46		Ricky Thompson	\$871.66	
Olaf Johnson	\$1,791.79	\$532.72	Desheila Hargrove	\$1,248.21		Germou Johnson	\$867.35	
Noah Alkinburgh	\$1,789.58	\$153.66	Jason Moyer	\$1,246.92		Nasreen Rana	\$861.85	
Christy Starr	\$1,775.18	\$183.26	Tracy Haden	\$1,240.77		Stephen Jones	\$861.78	
Hoe Gonzalez	\$1,762.56		Richard Bye	\$1,238.54	\$126.36	Wote Ajala	\$857.28	
Jennifer Gilbert	\$1,762.08	\$148.01	Shawn Richmond	\$1,229.95		Horace Johnson	\$856.98	
David Wang	\$1,760.90		William Burbank	\$1,227.83		Dustin Baxter	\$852.48	
Preeti Sahgal	\$1,735.90		Derrick Bates	\$1,226.89	\$137.61	Allison Bankowski	\$851.98	
Michael Kolasa	\$1,722.12		Norman Reitz	\$1,219.83	\$140.27	Emeraude Valenciano	\$849.82	
Bulbinder Beyer	\$1,720.85		Hairafin McCall	\$1,211.28		Ramona Marshall	\$845.53	
Kevin MacKinnon	\$1,712.95		Brian Colbeck	\$1,207.70		David Mah	\$843.65	
Denis St. Pierre	\$1,686.66		Adam Herman	\$1,208.86		Richard Mead	\$841.97	
William Coffey	\$1,659.32		Thomas McElwee	\$1,194.90	\$111.93	Michael Leith	\$839.62	
Joey Kennedy	\$1,658.87		Godley Yargbese	\$1,192.45		Kimberly Cummings	\$835.88	
Lily Tchen	\$1,642.57		Andrew Johnson	\$1,185.82	\$131.23	David Hunter	\$834.73	
Angelika Yastilieva	\$1,640.68	\$118.20	James Larkin	\$1,184.09		Shannelle Hardy	\$825.35	
Steven Engrav	\$1,638.51		Omar Hashimi	\$1,181.69		Alla Alexander	\$820.81	
David Farroway	\$1,604.25	\$129.84	Kaurice Bailey	\$1,174.59		Sarah Geshit	\$819.95	
Michael Perkins	\$1,603.11		London Barnett	\$1,172.26		Dustin Ward	\$819.77	
Albert DiMarco	\$1,602.20	\$131.25	Raul Duran	\$1,166.79	\$109.92	Robert Hawk	\$819.58	
Jason Graves	\$1,600.34		Anthony Casady	\$1,159.82		Meva Conley	\$819.10	
George Sturge	\$1,591.64	\$124.16	Samir Hightberg	\$1,154.52		Patrick Jakelicki	\$818.11	

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Byron Paz	\$817.50		Tim Drapper	\$519.67		David Finlen	\$399.12	
Ronald Trombetta	\$814.99		Brigitte Synesael	\$518.07		Bruce Heanessy	\$399.08	
Maria Torres	\$814.25		Stefan Johannsson	\$506.24		Phong Nguyen	\$398.61	
Lee Hoffman	\$814.15		Roland Cheney	\$505.67		Laura Payne	\$397.02	
Eric LaBossier	\$801.24		Emily Coler	\$500.24	\$182.40	Whitney Libby	\$396.71	
Ronald Friedlander	\$771.54		Joseph Martins	\$491.84	\$42.76	Cassie Hurt	\$396.41	
Keith Cornwell	\$742.55	\$71.70	Daniel Phares	\$487.73		Patrick Henderson	\$396.32	
James Osio	\$732.23	\$80.73	Nia Johnson	\$486.29		Michael Walsb	\$396.30	
Gregory Wilson	\$711.74	\$75.36	Richard DeLangis	\$485.82		Brian Gorkowski	\$396.03	
Naimey Gallant	\$703.32	\$115.68	Roger Rovekamp	\$482.82		Nathan Reddell	\$395.78	
Andrew Graff	\$688.54	\$96.64	Alan Gilbert	\$479.47		Derek Quian	\$395.49	
Jody Osboron	\$688.19	\$120.44	Deane Robertson	\$479.01		Queenolyn Kendle	\$394.79	
Ed Olfert	\$687.23	\$85.84	Loren Cardwell	\$477.35		Jonathan Fowler	\$394.30	
Rita Haidinger	\$669.83	\$102.52	Nestor Aramayo	\$476.57		Simone Miles	\$394.08	
Ronald Gurney	\$668.12	\$73.80	Caroline Gauthier	\$475.90	\$56.22	Anthony Gioe	\$393.52	
Mack Bell	\$667.17		Michael Rome	\$471.88		Etta Bourne	\$392.99	
James Beck	\$665.91		Belinda Harris	\$471.18		Steve Cormier	\$392.12	
Robert Levin	\$662.87		Ashara Pharms	\$469.35		Rudolph Dsouza	\$391.94	
Patricia Longanacker	\$662.04		Mareen Call	\$469.07		Dale Lewis	\$391.35	
Billy Raby	\$661.22	\$70.32	Thomas Reddoch	\$464.31		Nicholas Engrar	\$387.53	
Dave Heisley	\$660.70	\$68.04	Ruben Soberanes	\$462.09		Talaka Simmons	\$387.34	
Ana Vandi	\$660.10	\$74.80	Nicholas Fedorow	\$458.66	\$45.26	Anita Chung	\$386.61	
John Barsuch	\$659.71	\$95.26	Robert Bingham	\$456.46		Ezchary Frail	\$385.70	
Michael Allen	\$654.84		William Sanders	\$455.56		Cashy Ray	\$383.21	
David Williams	\$649.17		Rathleen Unidas	\$454.51		Randy Teyssier	\$382.18	
Amanda Powell	\$638.24		Scott Bouecker	\$454.50	\$57.39	Joseph McCone	\$378.92	
Karl Schuckert	\$634.39		James Brunfield	\$449.12	\$72.06	Kevin Minetto	\$378.87	
Matthew Guertin	\$631.35		Christopher Repasi	\$449.00	\$59.88	Dwight Timmons	\$378.56	
Rebecca Lamanski	\$630.87		David Schroeder	\$447.22	\$56.07	Stephen Poye	\$378.30	
Tungalay Nyamoehir	\$628.98		Marcus Bautista	\$445.93		Francine Palmer	\$377.25	
Brenda Walker	\$626.32		Ernest Loveless	\$445.83		William Childress	\$376.58	
Theron McLaughlan	\$624.24		Gregory Drake	\$445.83		Robert Reynolds	\$376.22	
Russell Pruski	\$622.13		Patricia Lee	\$444.77		Klinton Thomas	\$374.62	
Tyleria Billingsley	\$620.36		Selena Thammason	\$440.65		Meredith Woods	\$373.31	
Nolan White	\$618.46		Richard Miller	\$438.41		Phil Goetz	\$372.86	
Eric Davies	\$615.56		Rigoberto Pedrosa	\$438.20	\$49.44	Darrel Courson	\$372.76	
Kirwin Hinds-Perry	\$614.92		Gordon Bales	\$434.51		Ricardo Ferreira	\$372.24	
Rajinder Singh	\$614.52		Daniel Limon	\$434.49		Darren Butler	\$371.46	
Glenith Bedford	\$614.41		Kimmy Lewis	\$434.42		Jeremiah James	\$370.39	
Jeff Debiak	\$610.77		Jeff Spanaus	\$432.39		Jason Evans	\$370.29	
Laroya Lestrade	\$609.67		David Jackson	\$430.83		Sarah White	\$369.35	
Ernest Wilmoth	\$607.95		Chris Bereston	\$428.12		Heeralali Randhai	\$369.06	
Diana Fenrich	\$605.52		Brian Lulloff	\$427.56		Christopher Schiel	\$366.30	
Brian Hellman	\$604.96		Bradley Babak	\$423.41		Benjamin Guasto	\$365.81	
Justin Andrews	\$599.81		Gregory Engrar	\$423.83		John Patrick	\$365.76	
Justin Harris	\$596.92		Drew Pison	\$422.64		Brian Lakin	\$365.01	
Sean Rogemski	\$593.18		Richard Rothschild	\$420.56	\$52.59	Scott Witzel	\$361.30	
Michael Ciesielski	\$589.30		Matthew Gilstrap	\$420.25		Quinton Griffin	\$361.02	
Thomas Whitcomb	\$589.24		Joseph Day	\$419.47	\$49.32	Heather Hewitt	\$360.28	
Catherine Bundy	\$588.44		Mazita Louprasong	\$418.85				
Donald Goodman	\$588.29		Jason Robertson	\$418.62	\$47.18			
Igor Kazanov	\$587.91		Donna Wiley	\$418.04				
Michael Nowak	\$587.51	\$77.21	Eyad Lobbad	\$417.89	\$48.96			
Shannon Steward	\$587.07		Jessica Burner	\$417.79	\$56.07			
Troy Morton	\$586.92		Juanita Shephard	\$417.25				
Kristen Boatright	\$585.38		Elizabeth Rozema	\$415.12				
Richard Bailie	\$583.87		Gina Zuretti	\$413.88				
Paul Hasiuk	\$582.54		Carl Ignatius	\$412.99				
Nicholas Soboleski	\$578.75		Ashley Helley	\$412.34	\$46.82			
Young Yoon	\$577.83		Nicholas Miller	\$411.29				
Courtney Jones	\$576.52		Nick Zangardi	\$411.89				
Medani Adhikari	\$575.57		Cahin Lockhart	\$410.87				
Loan Pham	\$573.81		Cosme Ramos	\$407.38				
Trotter Welch	\$571.84		Jarod Kline	\$404.44				
Sean White	\$571.76		Jeremy Goble	\$402.91				
John Teatro	\$570.43		Joshua Bouckard	\$402.52				
Iryna Sushkova	\$567.71		Rima Alkady	\$401.73				
Gregory Solic	\$566.47		Ryan Spratt	\$401.70				
Michael Fortbess	\$563.97		Dean Shore	\$401.37				
Gino Lopez	\$563.83		Lisa Santiago	\$401.03				
Michelle Workman	\$562.35		James Ling	\$400.94				
Peter Nagourney	\$534.59	\$53.69	Alexander Alvarez	\$400.87				
Governor Hendley	\$531.79	\$55.38	Gean Clancy	\$399.97				
Susanne Munro	\$529.88	\$68.15	Lawrence Tom	\$399.69				
Grady Richards	\$523.74		Nathan Amarasiriya	\$399.60				

Total Bonus Paid Out
\$433,250.14
Total A&H
\$12,624.10